

**FIG. 1**

102

104-

# KDI Plan<sup>tm</sup> - Cash Flow Analysis Patent Pending

FIG. 2

		Loan Analysis				Annuity Cash Flow				LP = Investment			At Death Net			Insurance Policy Information	
		Interest Rate*	LIBOR +2%	6.7500%	6.7500%	Interest Paid	Ins Premium	Service Fee	KDI Service Investment	Family Investment	Insurance	To Lender	Net Insurance	(Insurance Illustrations are Included)			
		Insurance															
		Mass Mutual															
		Phoenix Life															
		Annuity Deposit															
		Total Loan															

# Embodiment One

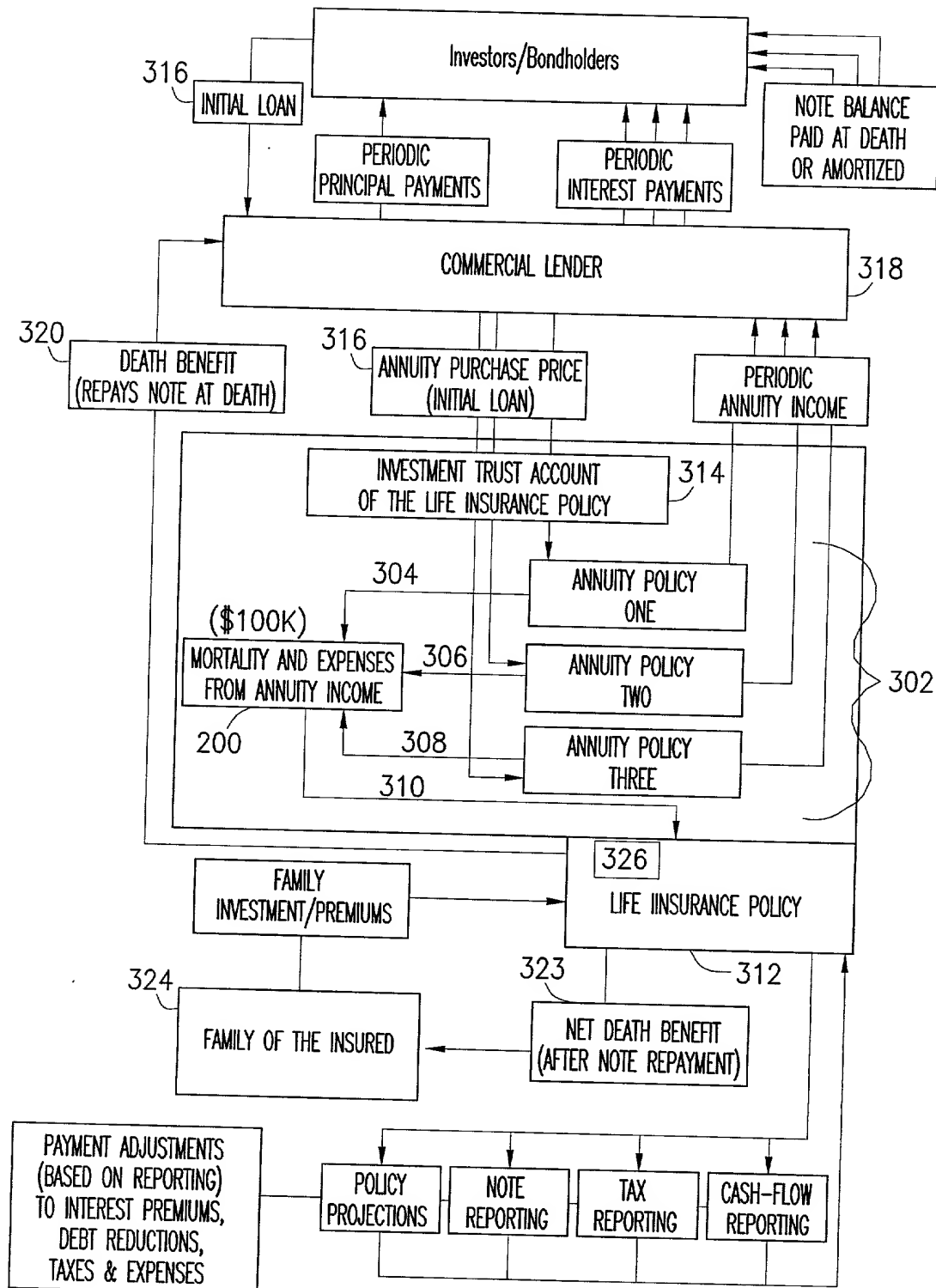


FIG. 3

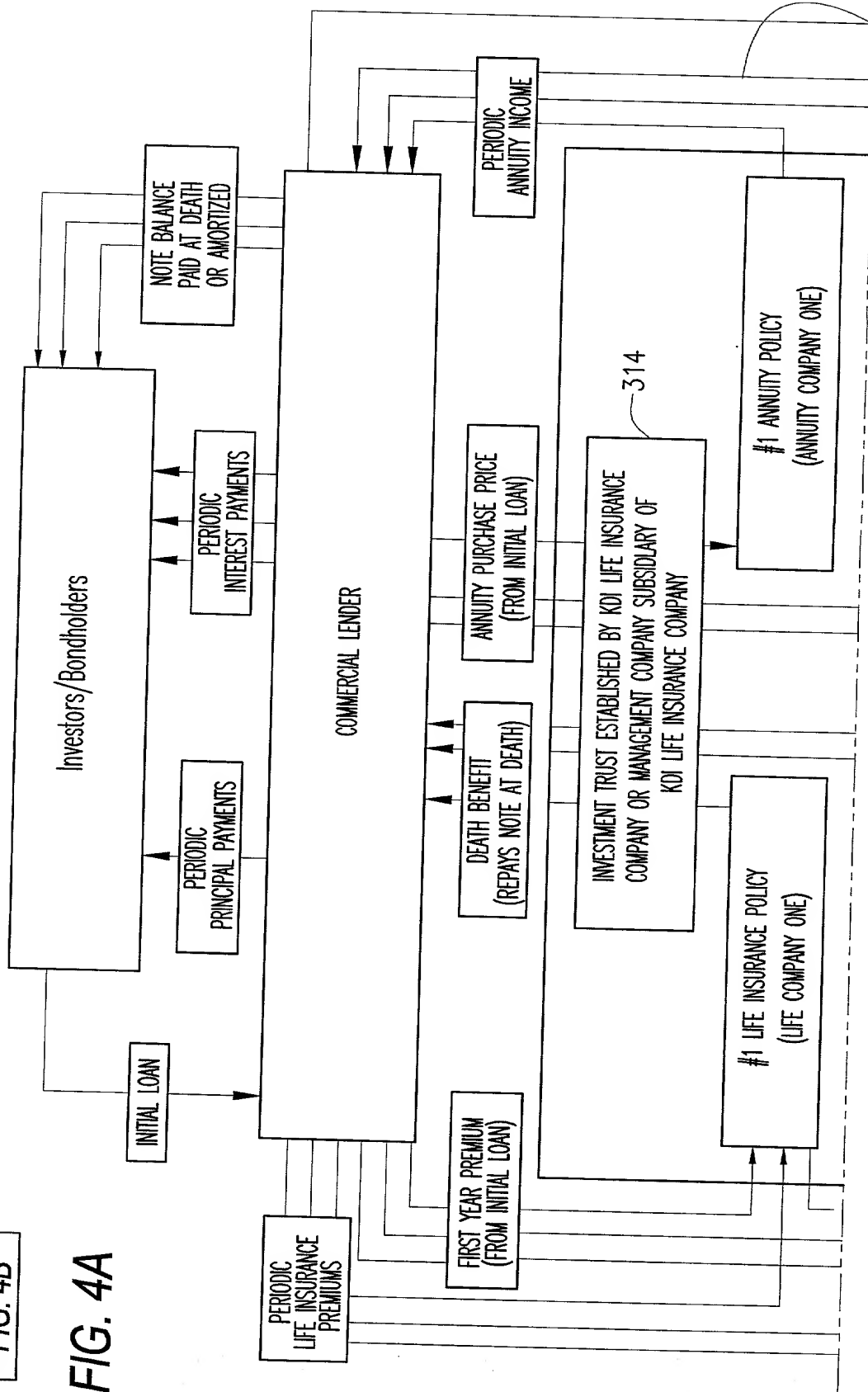
FIG. 4

FIG. 4A

FIG. 4B

FIG. 4A

Embodiment Two



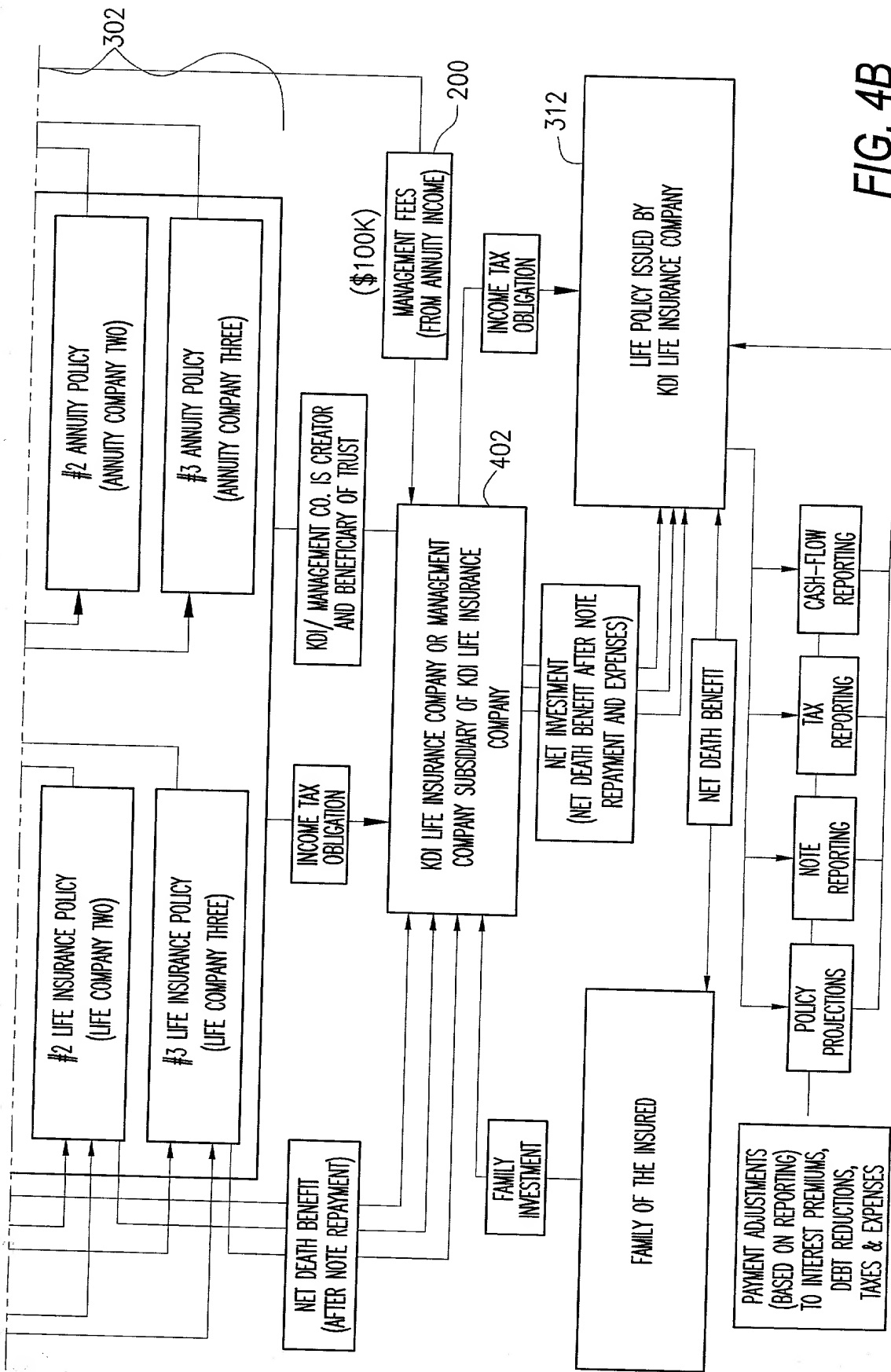


FIG. 4B

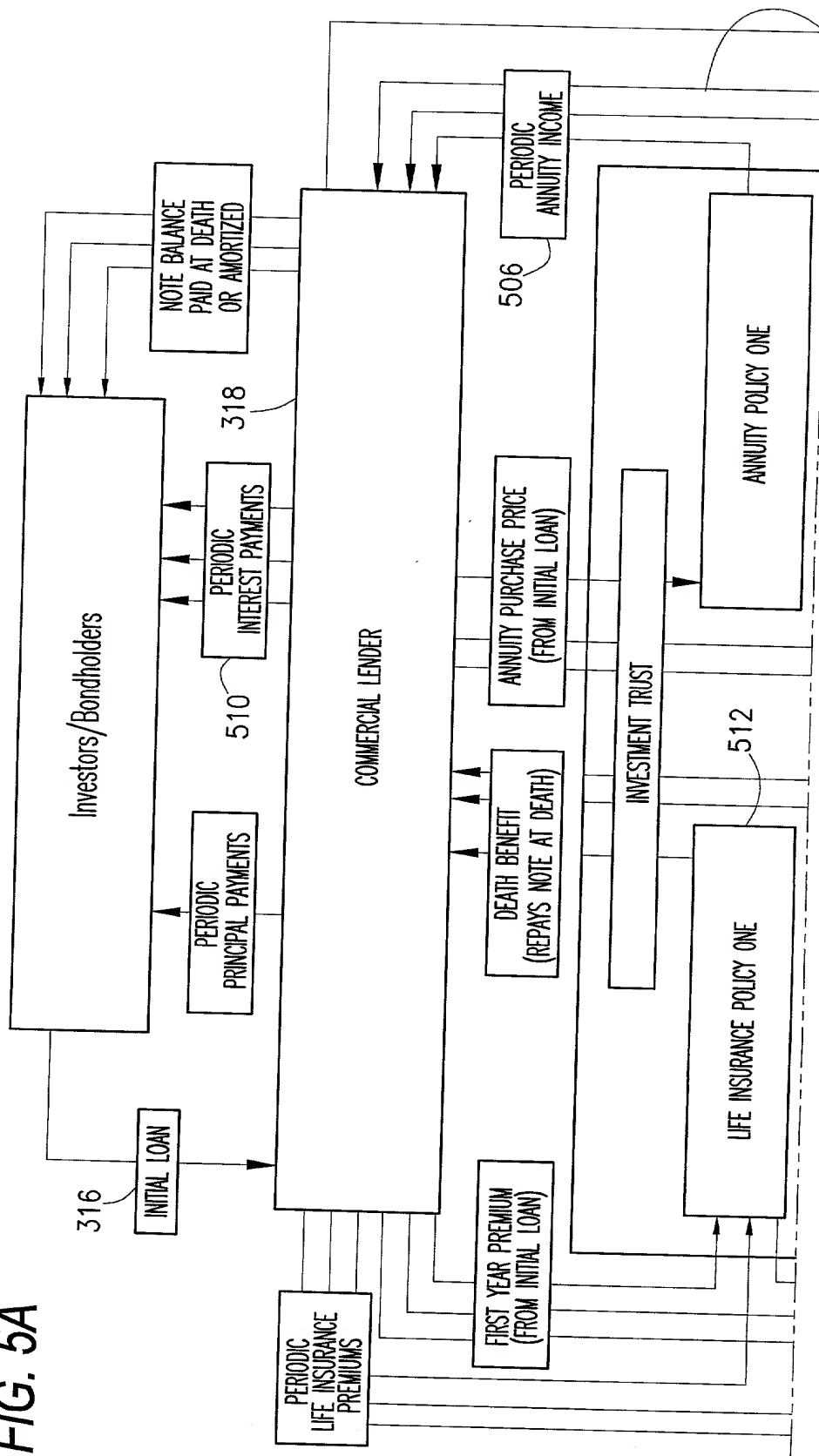
FIG. 5

FIG. 5A

FIG. 5B

FIG. 5A

Embodiment Three



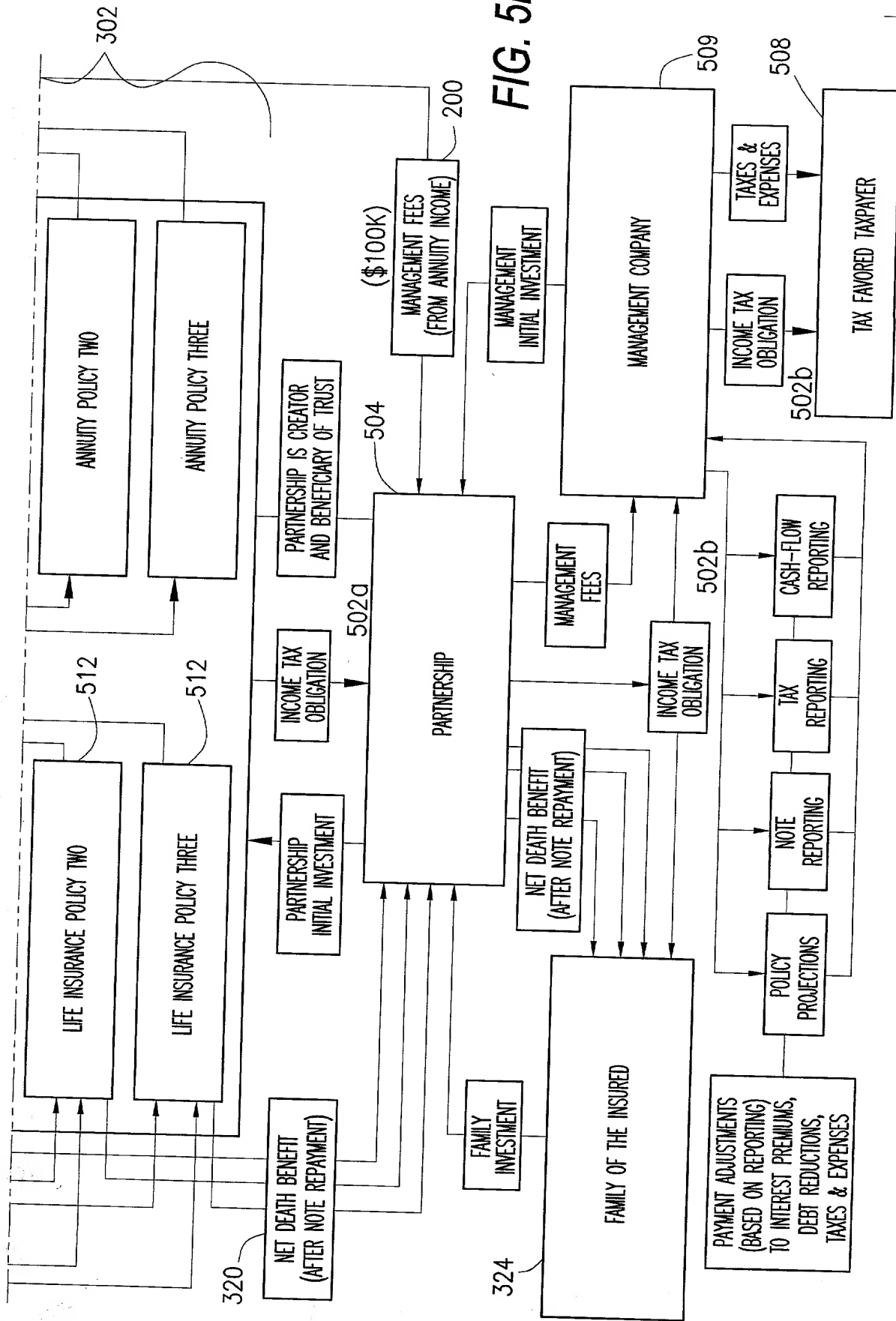


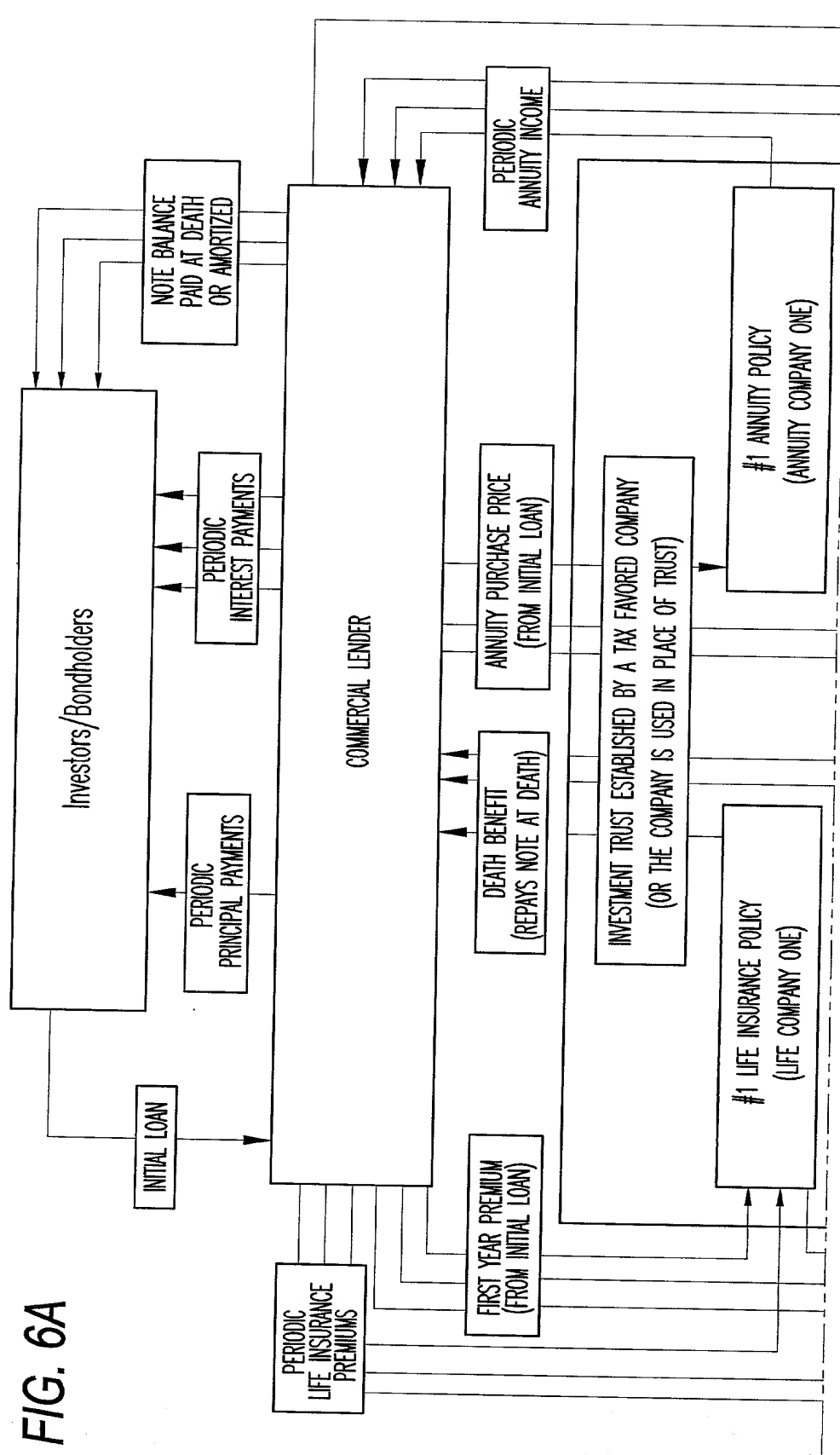
FIG. 6

FIG. 6A

FIG. 6B

FIG. 6A

Embodiment Four





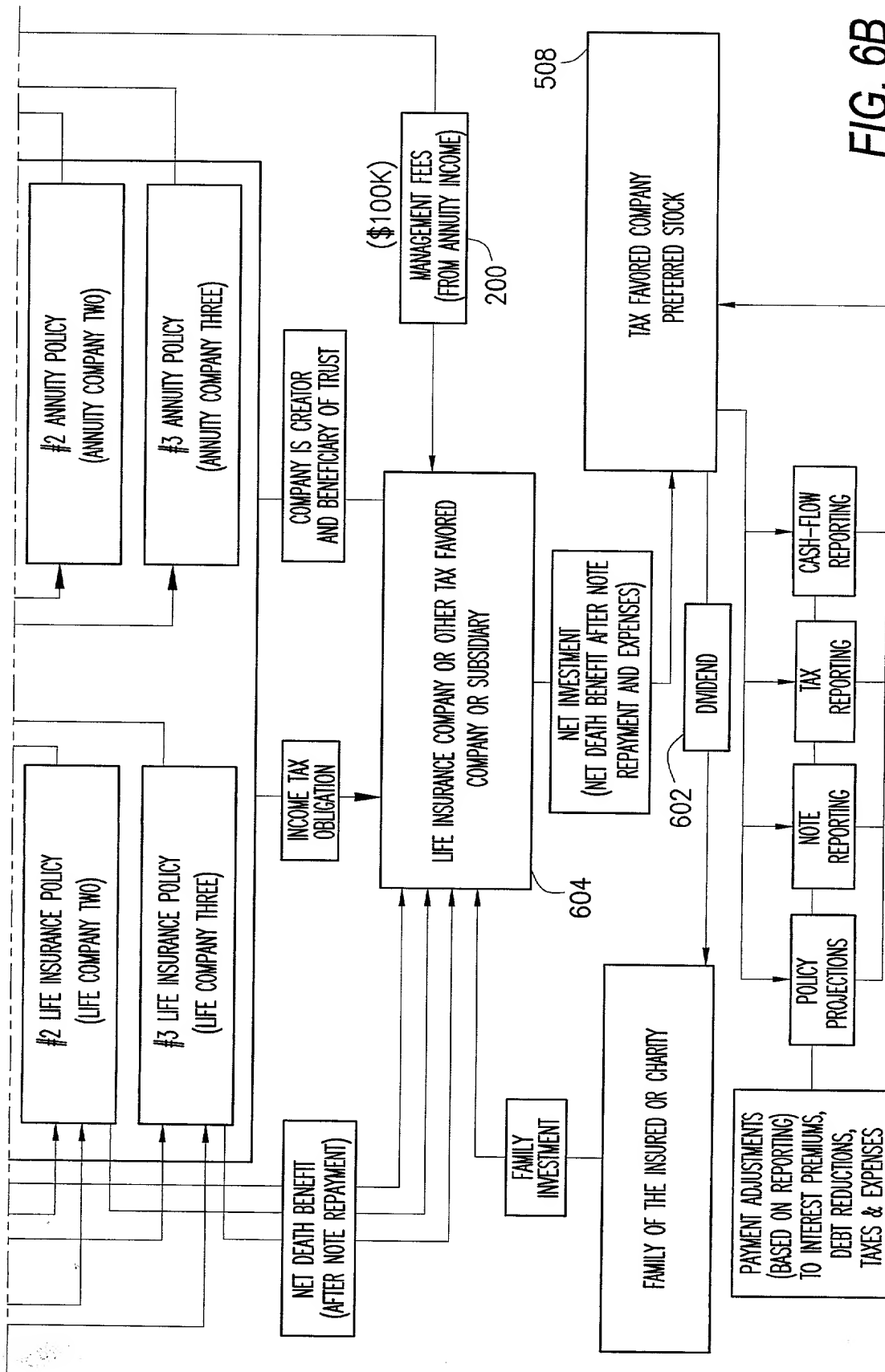


FIG. 6B



# Charitable Endowment Policy

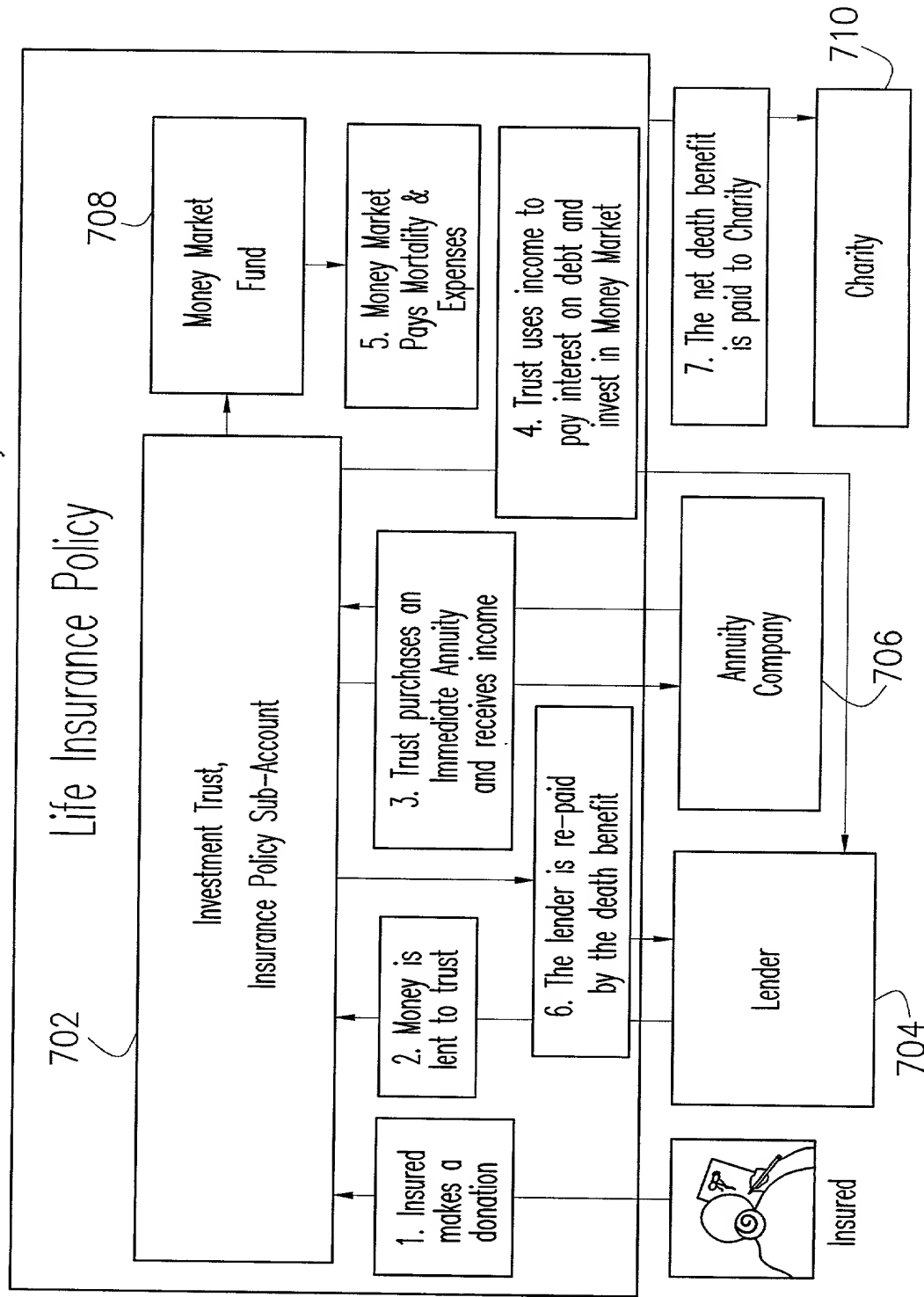


FIG. 8

FIG. 9

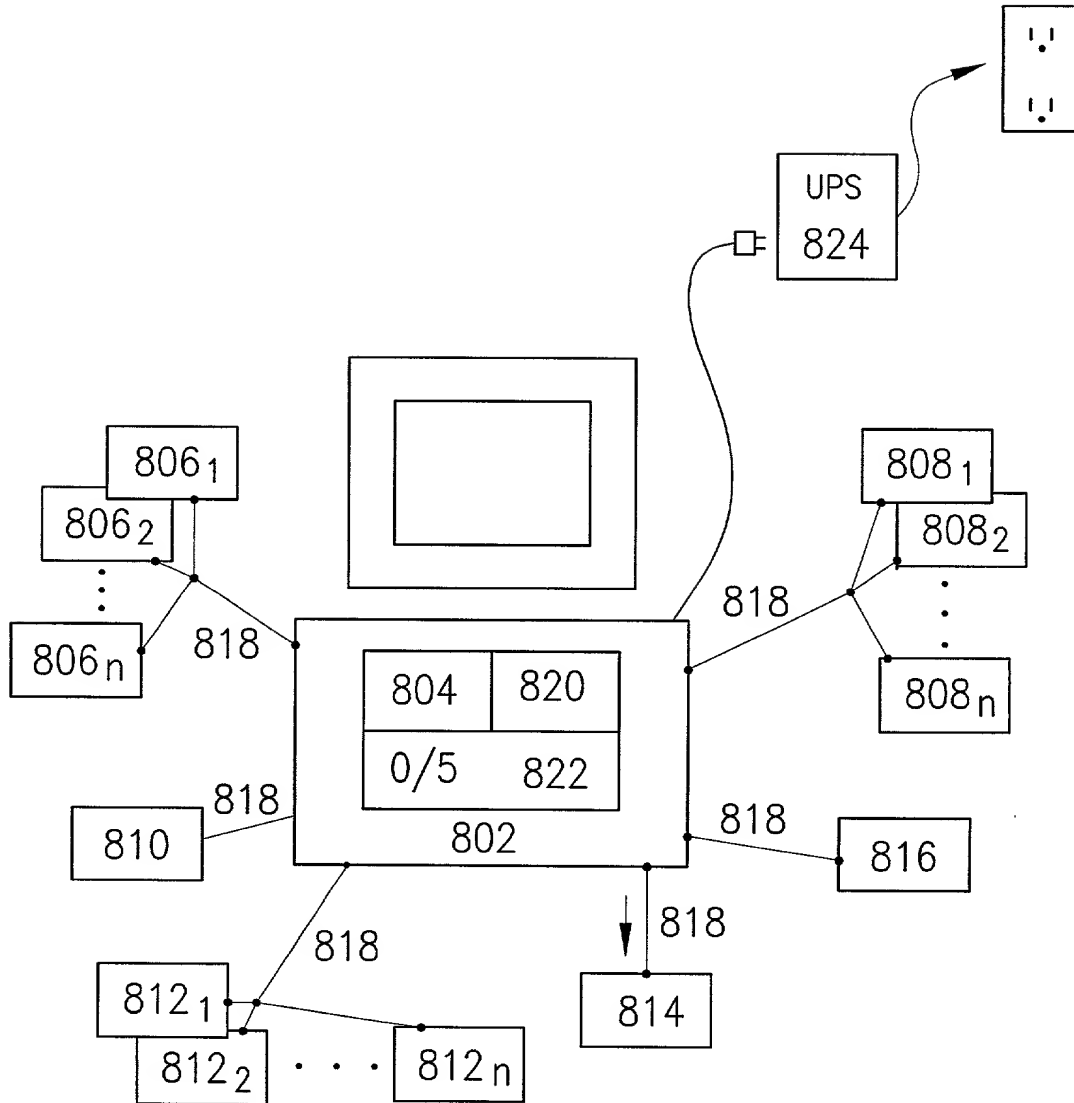


FIG. 10

